

United States Bankruptcy Court
Southern District of Mississippi

In re:
Marcus Malik Chaney
Debtor

Case No. 20-51154-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 28, 2025

User: mssbad
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db	#+ Marcus Malik Chaney, 1525 East Pass Rd Apt 828, Gulfport, MS 39507-3553
4914752	+ Dashya Byther, 1525 E Pass Rd, Apt 828, Gulfport, MS 39507-3553
4914755	+ Merit Health, P.O. Box 281441, Atlanta, GA 30384-1441
4927181	Wesley Health System, LLC, c/o David L. Mendelson, Esq., MENDELSON LAW FIRM, PO BOX 17235, Memphis, TN 38187-0235

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkinfo@ccfi.com	May 28 2025 19:27:00	Speedy/Rapid Cash, PO Box 780408, Wichita, KS 67278-0408
4914750	+ EDI: CAPITALONE.COM	May 28 2025 23:26:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4923721	+ EDI: AIS.COM	May 28 2025 23:26:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4914751	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	May 28 2025 19:27:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
4914753	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 28 2025 19:27:00	Great Lakes, PO Box 7860, Madison, WI 53707-7860
4914754	+ Email/Text: MDSBankruptcies@meddatys.com	May 28 2025 19:27:00	Med Data Systems, 755 West Nasa Blvd, Melbourne, FL 32901-1815
4914756	^ MEBN	May 28 2025 19:24:32	Navient, Po Box 3229, Wilmington, DE 19804-0229
4914757	+ Email/Text: TeamCollections@peoplesbank-ms.com	May 28 2025 19:27:00	Peoples Bank, 160 East Maud, Mendenhall, MS 39114-3575
4917242	+ Email/Text: enotifications@santanderconsumerusa.com	May 28 2025 19:27:00	SANTANDER CONSUMER USA, Inc., 1601 Elm St., Suite 800, Dallas, TX 75201-7260
4934509	+ EDI: SALLIEMAEBANK.COM	May 28 2025 23:26:00	Sallie Mae Bank, Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
4914758	+ Email/Text: enotifications@santanderconsumerusa.com	May 28 2025 19:27:00	Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
4914759	+ Email/Text: bkinfo@ccfi.com	May 28 2025 19:27:00	Speedy Cash, 3527 N Ridge Rd, Wichita, KS 67205-1212
4918232	+ Email/Text: bkinfo@ccfi.com	May 28 2025 19:27:00	Speedy/Rapid Cash, PO Box 782260, Wichita, KS 67278-2260

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Jennifer A Curry Calvillo	on behalf of Debtor Marcus Malik Chaney jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Marcus Malik Chaney trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Marcus Malik Chaney	Social Security number or ITIN	xxx-xx-2652
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-51154-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Marcus Malik Chaney**Dated: 5/28/25By the court: /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.